

LIVELIHOOD AND COPING STRATEGIES OF FEMALE HEADED HOUSEHOLDS IN ZARIA LOCAL GOVERNMENT AREA OF KADUNA STATE, NIGERIA

BY

Maiwada, A.^{1*}, Laah, J.G.¹, Garba, S.² and Ahmed, M.A.¹

¹Department of Geography, Kaduna State University, Kaduna

²Department of Geography and Environmental Management, Ahmadu Bello University, Zaria

*Corresponding Author's Email: aminamaiwadan@gmail.com

ABSTRACT

The study analysed the livelihood and coping strategies of Female Headed Households (FHHs) in Zaria Local Government Area of Kaduna State. Data for the study was derived from the administration of a structured questionnaire and Focus Group Discussions. A total of 326 respondents were sampled, which formed the basis for analysis. Data were analysed using computer software, SPSS Version 20. The study reveals that more than one-third (35.6%) of the FHHs have tertiary education and malaria (66.4%) was found to be the commonest disease affecting children of FHHs. Findings also reveals that (53.7%) of female heads of household face financial problems in the upbringing of their children or dependent. Majority of the female heads of household (84%) receive assistance from relatives and husband's relations and 21.2% engage in trading. This study recommends that government should improve the standard of living of FHHs and should be supported with positive livelihood strategies. This could be done by identifying and coordinating with relevant agencies to provide skills training, agricultural support and income generating projects, which will reduce indiscipline and delinquency among children in the female headed households.

Keywords: Coping Strategies, Female Headed Households, Livelihood, Zaria

INTRODUCTION

Female Headed Households (FHHs) have become a permanent and noticeable feature in many societies today. The United Nations (UN) identifies FHHs as women who are financially responsible for their families, who are the key decision makers and household manager, who managed household economies on behalf of an absent male head, or who are the main economic contributors. Studies from 74 developing countries indicated that women now head over 20% of the households in Africa and the Caribbean and 15% of those in Latin America and the Middle East (Maurice, 1995). Rates of female- headship vary globally, regionally, nationally and locally. Some of the factors responsible for the incidence of FHHs are separation, divorce, death, or abandonment (Oestergard, 1992). When husbands die or abandon their families, women have no choice but to work, or start a business if they have some capital. Wages for women's work are low and it is very difficult for a female head of household to work and raise children. Historical and recent experiences show that women's family work does not subside when women enter into wage work (Nalini et al, 1997).

Regardless of whether or not they are responsible for generating cash income, women perform the lion share of household food preparation, cleaning and childcare, fetching of water and firewood or other fuel. In the urban areas, women have higher employment opportunities in the service sector such as trade, restaurants, finance and insurance. But, even in urban areas, women take up occupations such as selling of firewood or charcoal, clothes, kerosene, catering, tailoring, food hawking, weaving, hair dressing, dyeing and grain milling (Mamman, 2008).

In the informal sector, the last resort for coping strategies for women's source of income is self-generating employment by trading products to meet their needs. While in the rural areas, women engage in harvests or shearing (Food and Agriculture Organization of United Nations [FAO], 2008). FHHs who have suffered direct losses of their productive, economic, financial and social assets, through natural disaster or conflict, divorce or death have the right to protect, recover, improve and develop their livelihoods. In a country where majority of FHHs are largely dependent on the assistance and services of others to fulfil their basic needs and rights, this is particularly important. Chant (1994) identifies activities like income generation and domestic labour, as household survival strategies in the towns of Mexico and Costa Rica. Household strategies are those steps that households take to safeguard their position at the time of deteriorating economy.

It is estimated that nearly 70% of the world's poor are women (Independence Commission on the Quality of Life [ICQL], 1996; United Nations Development Programme [UNDP], 1996). It is also argued that women, especially in developing countries bear an unequal share of the burden of poverty (UNDP, 1995). This is partly influenced by the occurrence of FHHs. Poverty greatly compounds the demands of simple household tasks that would otherwise be minimal. The Millennium Development Goal Report (2008) estimated that two third of women in developing countries find themselves in vulnerable work such as farming or in unpaid household tasks (One world-Gender Guide, 2009) in order to cope with household demands. Although many women engage in some economic activities, it is expected that FHHs will be less well-off than male-headed household mainly because of women's lower income and more severe time constraints by non-market activities as compared with those of men (Common Wealth Secretariat, 1989; International Development Bank [IDB], 1990). These constraints could lower the access to social services important to child welfare and lower child welfare outcomes. Therefore, most of the literature on gender and welfare in developing countries suggest that FHHs are some of the key target groups deserving special attention for any strategy attempting to reduce poverty (Baden and Goetz, 1998; Jackson, 1998; Chant 2003).

The task for coping with livelihood has become enormous and demanding and what reverberates on the lips of most of the household heads is: What nature of livelihood coping strategies should I adopt to feed, clothe and house members of my household? (National Population Commission [NPC], 2001). Livelihood refers to the capabilities, assets and strategies that people use to make a living; that is, to achieve food and income security through a variety of economic activities. Livelihood also consists of the assets (natural resources, abilities, and knowledge, skills and employment opportunities) and entitlements that enable people to make a living (United States Agency for International Development [USAID], 2005).

According to the 1991 Population Census of the Federal Republic of Nigeria, 15.0% of heads of households are female (NPC, 1991). This figure varies markedly among states, ranging from about 4% in Kano State and 5.9% in Kaduna State, to 8% in Kano State and 14.8% in Kaduna State (NPC, 1998) to 11.3% in Kaduna State (NPC, 2009). Nationally, the proportion of FHHs is rising because of increased levels of marital dissolution (through abandonment, separation, divorce or death), migration and child bearing out of wedlock Awake (2002) in Abel (2003). A rise in FHHs means that more children are being raised in poverty because the working women still earn substantially less than their male counterparts and are less likely to be promoted. Many children reared in FHHs suffer from a lack of adult attention and supervision, from the instability of their home lives and from feelings of rejection (Susan, 2009).

In Nigeria, females who head household with young children are limited in their employment opportunity, in part, due to the absence of a spouse to share family responsibilities. Also, a large proportion of FHHs consist of elderly women living alone (Population Reference Bureau [PRB], 1998). Hence, FHHs have to adopt different coping strategies in order to survival. In Zaria Local Government Area (LGA), many adolescent men refuse to accept their responsibility when faced with issues of pregnancy, children's wellbeing, education and health care in addition to contributing income, because of the financial burden associated with caring (Aminu, 2006). Also, young girls are forced to marry men they do not love or care for, thereby leading to divorce. As such, the women and young girls find it difficult to cope, they begin to think of the livelihood coping strategies to adopt. A study on livelihood activities of female heads of household was carried out in Lethlaken village in South Africa by Kgatshe (2008) study examined how the livelihood activities of FHHs in the area were organized, maintained and diversified. It also analyzed the challenges faced by FHHs in carrying out the activities and also recommends possible solutions to these challenges at the household level.

Abel (2003) conducted a study on female headship, poverty and child welfare in Benue State of Nigeria. The study compared the socio-economic status of male headed households to that of female headed households and found that FHHs are faced by enormous challenges in the area. Many female heads of households in Zaria LGA find it difficult to sustain livelihood due to absence of husbands to share family responsibilities. But households do not have equal capacity to cope with livelihood; some are more capable than others. Households in which the two spouses are alive and are living together naturally will have higher chances of coping with livelihood than the single parent heads of household.

The aim of this study is to analyse the livelihood and coping strategies of FHHs in Zaria LGA, Kaduna State. The specific objectives set out to achieve this aim include, to examine the challenges of FHHs in Zaria LGA and the coping strategies adopted by them.

THE STUDY AREA

Zaria LGA is located from Latitudes 11° 0' - 11° 6' North of the Equator and Longitudes 7° 38' - 7° 48' East of the Greenwich meridian as shown in Fig. 1. Zaria LGA lies on an altitude of about 670m above sea level. Zaria area possesses a tropical continental climate with a dry sub-humid moisture incidence. The area is blessed with adequate rainfall and an abundance of fertile land for agriculture. Agriculture is the main occupation in the area. Crops like maize, millet and sorghum are grown in wet season and others like tomatoes, onions and lettuce are grown in dry

season by irrigation. People also engage in other occupations like crafts, trading and blacksmithing and so on. Cash crops such as cotton, yam, tobacco, potato, sugarcane, wheat, carrot, lettuce, cabbage, red pepper, rice and fruits like mango, pawpaw, guava orange and cashew are grown.

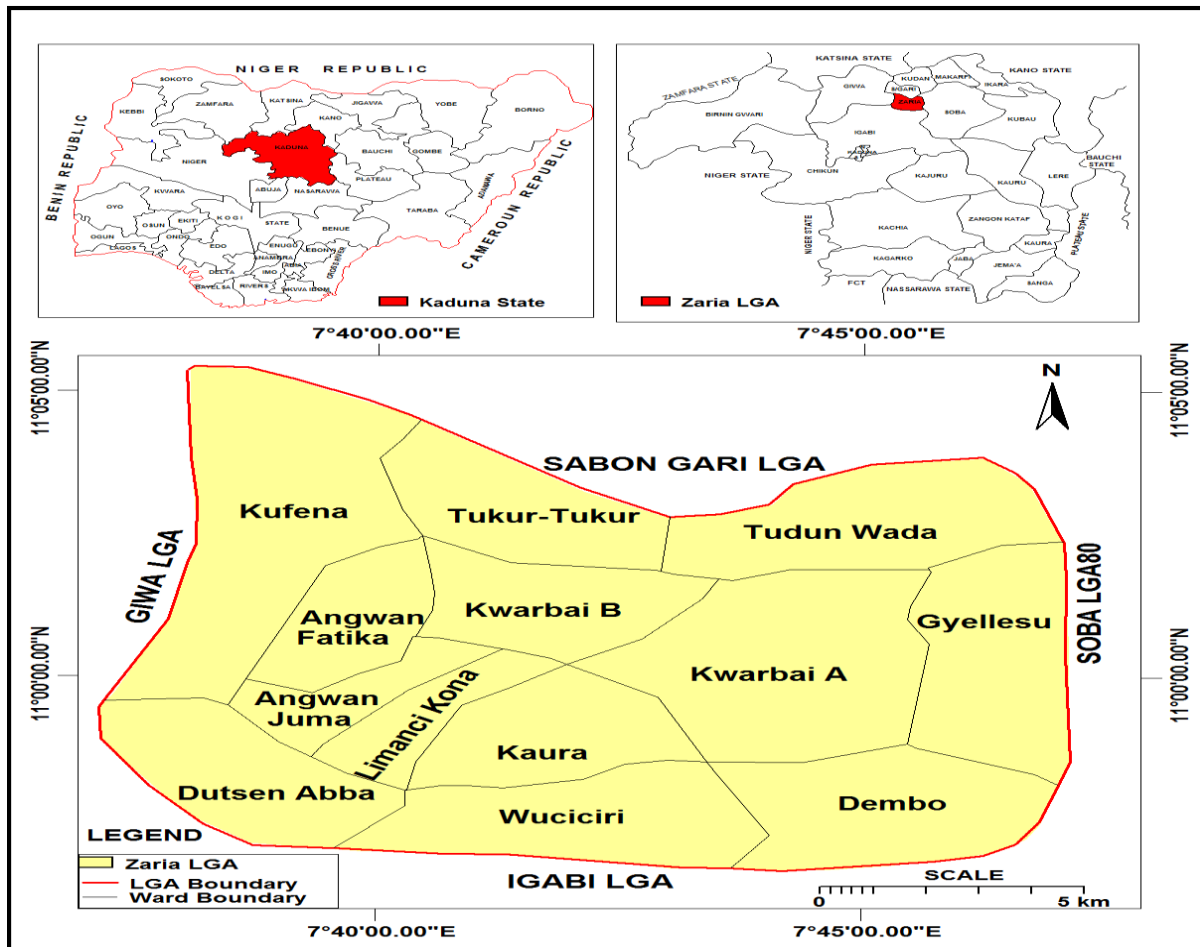


Figure 1: Study Area

Source: National Bureau of Statistics, 2011

It has a total population of 406,990 with female and male population of 196,090 and 210,900 respectively (NPC, 2009). The major ethnic groups are Hausa and Fulani made of Muslims and Christians. Zaria is a cosmopolitan town occupied by people from various states. It is also a centre of learning as it is home to prominent higher educational institutions and Islamic schools. A number of industries such as Nigerian Oil Mills, Electric Metre Company (EMCON), John Holt Industry, P.Z. Industry and Textile Industry are also found in the area.

MATERIALS AND METHODS

Data Collection

A reconnaissance survey was carried out in order to be well acquainted with the study area. The sources of data for this study include both primary and secondary sources. The primary data was collected through the use of a structured questionnaire. The questionnaire consist of both open and close ended questions to elicit information on socio-economic characteristics of respondents, children's access to social services, and women's livelihood activities. In addition, 6 sessions of Focus Group Discussions (FGDs) were also carried out, one in each of the selected wards comprising of six (FHHs) or more to explore issues related to FHHs. The FGDs provided a great deal of information that helped in providing ways of identifying coping strategies for FHHs.

Secondary data were obtained from agencies like Kaduna State Ministry of Women Affairs, I Care Women Center and Federation of Muslim Women Association of Nigeria (FOMWAN). Materials that were used for literature review include text books, journals, conference papers, magazines, published and unpublished projects and materials from related websites.

Sampling Design and Questionnaire Administration

Zaria LGA has a total female population of 196,090 (NPC, 2009). Using the Krejcie and Morgan (1970) for determining sample size for finite population, the sample size for a population of 196,090 is 384. As such a total of 384 copies of questionnaire were administered to the FHHs. The survey covered both widows, separated, divorced and unmarried women. Due to the culture of the people in the study area, the FHHs were not easily accessible as such only 326 copies of questionnaire were returned.

For effective coverage, the systematic sampling technique was adopted for data collection. It was adopted because it is well suited in a spatial sampling error (Silk, 1979). In employing the systematic sampling technique, the area of study was clustered into thirteen wards and arranged alphabetically. Six wards were systematically selected as shown in Table 1. This is necessary because the area of study is quite large.

From Table 1, every second ordered ward was selected as sample location. Using the above criteria, the following wards: Anguwan Juma, Dutsen Abba, Kaura, Kwarbai A, Limancin Kona and Tukur-Tukur were selected for the purpose of questionnaire administration (See Fig 2). Every odd numbered house to the left and right of the main street in each cluster was picked. The main street here was taken to mean the busiest street. The 326 questionnaires were distributed uniformly among the selected wards, with 64 in each ward.

Data Analysis

Data collected from respondents through the questionnaire were coded and entered into a computer using the Statistical Package for Social Sciences (SPSS) version 20 and analyzed using

descriptive statistics. Descriptive statistical analysis was adopted for summarization of data and presented in tables, percentages, pie and bar charts.

Table 1: List of Wards in Zaria LGA and Selected Locations

S/NO	Wards	Selected Wards
1	Anguwan Fatika	Anguwan Juma
2	Anguwan Juma*	Dutsen Abba
3	Bembo	Kaura
4	Dutsen Abba*	Kwarbai A
5	Gyellesu	Limancin Kona
6	Kaura*	Tukur Tukur
7	Kufena	
8	Kwarbai A*	
9	Kwarbai B	
10	Limancin Kona*	
11	Tudun Wada	
12	Tukur Tukur*	
13	Wuciciri	

Source: Authors' Compilation, 2011

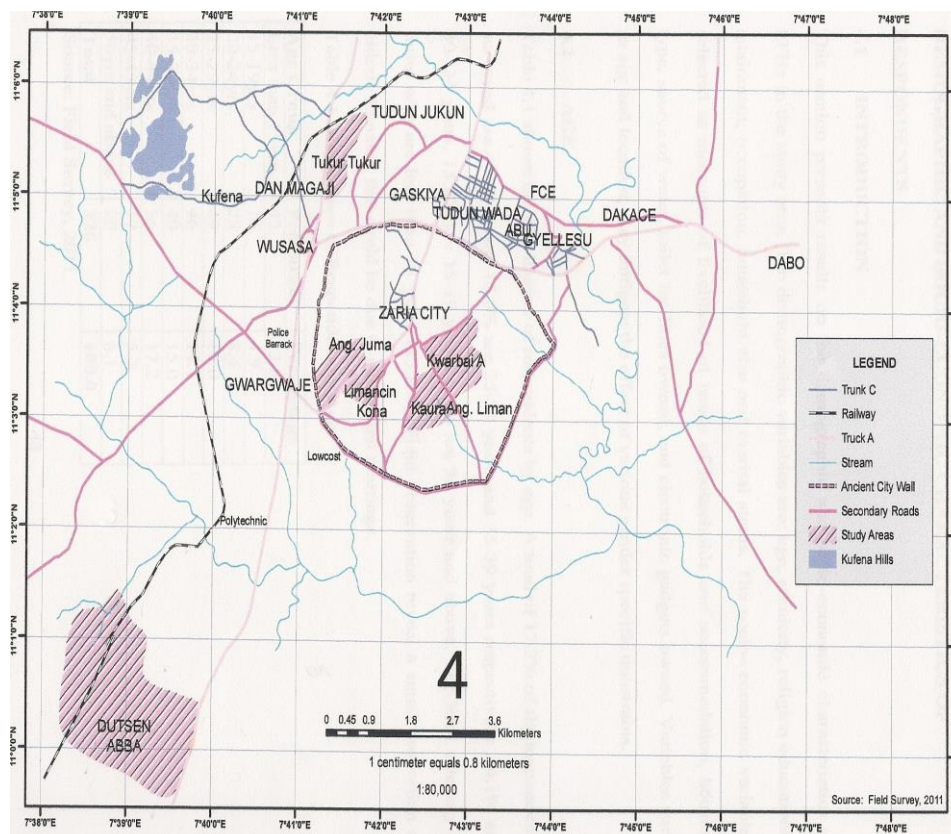


Figure 2: Zaria Local Government Area Showing Selected Wards

Source: National Bureau of Statistics, 2011

RESULTS AND DISCUSSION

Challenges of FHHs

Table 2 shows that 53.7% of FHHs face financial problems in the upbringing of their children or dependents. This is because majority of FHHs are petty traders as shown in Table 2 as such, the money raised is usually not enough to cater for their households. Table 2 shows that some FHHs however do other jobs to make ends meet, about 16.0% engage in sewing and 4% in other jobs such as laundry or childcare, selling of firewood and household maintenance. Whenever financial difficulties arose, some heads of households are forced to seek for assistance from relations.

Table 2: Major Challenges faced by FHHs in Child Upbringing

Major Challenges of FHHs	Frequency	Percentage
No Response	16	4.9
Feeding	175	53.7
Transport fare	6	19.9
Housing	7	2.1
Clothing	33	10.1
Hospital Bills	65	1.8
School Fees	24	7.4
Total	326	100.0
Other Jobs		
No Response	150	46.0
Trading	69	21.2
Sewing	52	16.0
Knitting	19	5.8
Rearing	23	7.1
Others	13	4.0
Total	326	100.0

Source: Field Survey, 2011

Livelihood Activities of Female Headed Households in Zaria

The most important clue to a woman’s status anywhere in the world is her degree of participation in economic life, her control over property and her output. Women’s exclusion from many formal economic activities, especially in rural areas, has contributed to their involvement in casual or unregulated labour as means of coping with economic hardship (Tinker, 1990; Momsen and Kinnaird, 1993; Agarwal, 1994). The uncertain and irregular income of FHHs in Zaria LGA have pushed them into the operation of economic activities with majority (21.2%) of the respondents engaging in mainly low-income generating activities as shown in Table 2. From the FGDs, it was discovered that female heads spend at least 5 -10 hours a day in laundry or childcare, rearing, trading, tailoring, knitting, selling of firewood, household maintenance, frying

of bean cake and selling of cooked food and many more. From the FGDs, it was discovered that FHHs engage in low income generating activities. One of the participants clearly stated:

“I have to do things so that my kids can eat. I don’t worry about myself, just for my kids. I have to live day by day for my kids.” Malama Balaraba, Anguwan Juma female discussant (2011).

Sources of Support

Result of the field survey shows that a large proportion of the FHHs received assistance from various sources as shown in Figure 3. About 84% of the respondents receive assistance from their relations while 16% do not receive assistance. This shows that government and private organization are less concerned about the welfare of FHHs. Some FHHs feel most comfortable borrowing or relying on their family members for help, rather than friends or neighbours. Some FFHs go to private or public charities and social service agencies for support. These agencies provide important and valuable resources, at least occasionally. During the FGDs, a discussant acknowledged that:

“Whenever I lack food, my relatives will help me with some food or give me money.”Hajiya Asmau Sehu Kwarbai female discussant, (2011).

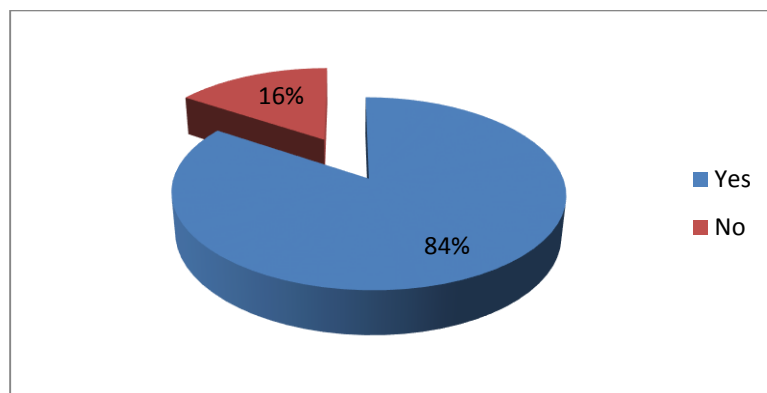


Figure 3: Assistance to FHHs

Source: Field Survey, 2011

Sexual Needs

Field data analysis reveals that female heads of household find it very difficult to cope when it comes to sexual need. Findings show that 70.2% of the FHHs are always prayerful, while 8.3% maintain a regular male friend and only 2.5% of them engage in watching films to subdue their sexual urge. However, they do that with the fear of being caught or contacting sexually transmitted diseases {STDs}. According to Islamic Shari’a, any woman caught in such an act should be stoned to death (if ever married) or flogged hundred lashes (if never married).

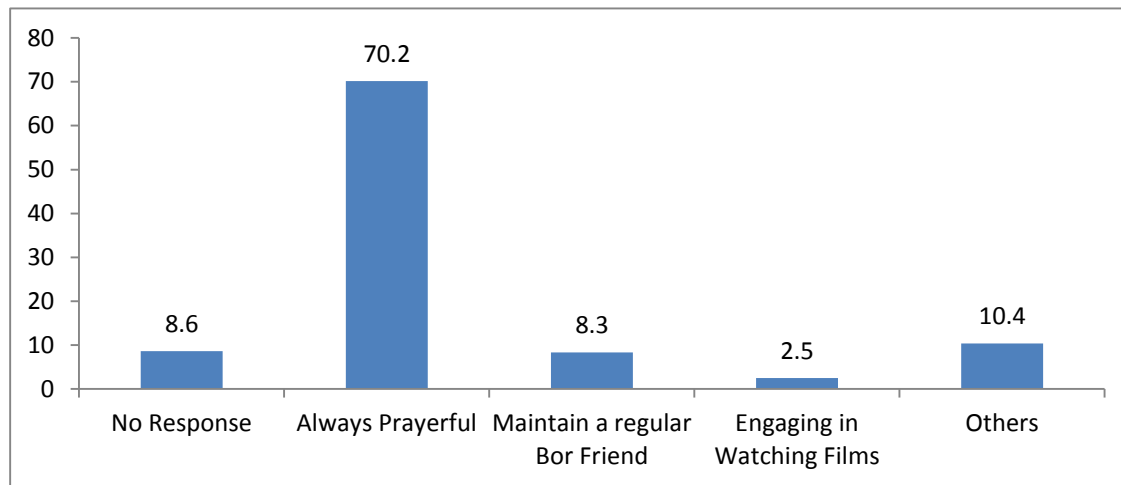


Figure 4: Sexual Needs

Source: Field Survey 2011

LIVELIHOOD COPING STRATEGIES OF FEMALE HEADED HOUSEHOLDS

The livelihood coping strategies of FHHs in Zaria LGA consists of consumption pattern of FHHs and children access to social services such as healthcare services.

Consumption Patterns of FHHs

To examine the consumption pattern (measure of poverty) of FHHs, the following variables are used; they include food expenditure, accommodation expenditure, expenditure on children's clothing and education.

Food Expenditure of FHHs

Table 3 shows that about 28.5% of female heads spend less than ₦5,000 on food while 6.7% spend ₦13,000-₦14,000. Food consumption has been claimed to be a superior welfare measure to total consumption (Anand and Harris, 1990). Field observation reveals that the poor FHHs in Zaria LGA buy food items like rice, potatoes and vegetables at a low cost from retail shops located in their neighbourhoods. They rarely go to wholesale markets to buy food items in small quantity, though the prices are comparatively lower in those markets. FHHs also buy low quality fish at low costs. Some of them cannot afford expensive items like meat, milk and fruits. The low amount spent on food by the female heads as indicated in Table 3 is due to their low earnings and little assistance from other family members. Rocha (1995) in Lakshmi (2005) observes among other strategies that households allocated a larger proportion of income to food at the cost of education, clothing, recreation etc.

Table 3: Food Expenditure of FHHs

Food Expenditure	Frequency	Percentage
No response	45	13.8
₦5,000 and below	93	28.5
₦7,000 – ₦8,000	71	21.8
₦9,000 – ₦10,000	25	7.7
₦11,000 – ₦12,000	6	1.8
₦13,000 – ₦14,000	22	6.7
₦15,000 and above	64	19.6
Total	326	100.0

Source: Field Survey, 2011

Accommodation Expenditure of FHHs

Table 4 shows that only 10.1% of female heads spend less than ₦2000 on accommodation per month, while 78.2% of heads of household do not spend any amount on accommodation. The high response is due to the fact that a large number of FHHs live in either their parent's or late husband's houses where they need not pay for house rent.

Table 4: Accommodation Expenditure of FHHs

Accommodation	Frequency	Percentage
Did not pay house rent	255	78.2
₦2,000 and below	33	10.1
₦3,000 – ₦4,000	21	6.4
₦5,000 – ₦6,000	3	0.9
₦7,000 – ₦8,000	2	0.6
₦9,000 – ₦10,000	6	1.8
₦11,000 and above	6	1.8
Total	326	100.0

Source: Field Survey, 2011

Education Expenditure of FHHs

Table 5 shows that 44.5% of female heads spend between ₦10,000 and below on education per term, while only 0.9% spends ₦50,000. Rocha (1995) in Lakshmi (2005) for example, in his study of female headed households, observed among other strategies, that households allocated a larger proportion of income for food at the cost of education and clothing. Due to meagre earnings female heads are unable to spend on their children's education.

Table 5: Education Expenditure of FHHs

Education	Frequency	Percentage
No response	64	19.6
₦10,000 and below	145	44.5
₦11,000 – ₦15,000	38	11.7
₦16,000 – ₦20,000	19	5.8
₦21,000 – ₦25,000	14	4.3
₦26,000 – ₦30,000	10	3.1
₦31,000 – ₦35,000	6	1.8
₦36,000 – ₦40,000	8	2.5
₦41,000 – ₦50,000	3	0.9
₦51,000 and above	19	5.8
Total	326	100.0

Source: Field Survey, 2011

It is argued that, the poor have no less right to the enjoyment of their civil and political rights than the rich, but their state of their poverty affects their capability to enjoy such civil rights effectively (Mamman, 1999 in Abel (2003). Female heads in this sense might be less privileged because of their social deprivations in the spheres of decision making, political process, vulnerability, powerlessness and exclusion (Adamu, 2004). Also, most of the female heads spend ₦10, 000 and below because a large number (46.9%) of their children attend public schools as shown in Table 6, which are usually sponsored by the government. It is also worth noting that children's school fees are usually paid by relations of a female head because a female heads could remarry leaving her children in their father's house or her parents' house to be catered for. Sometimes she prefers to live with her children where the elderly child works to shoulder the financial responsibility of siblings' education.

Table 6: Schools attended by Children of FHHs

School Attended	Frequency	Percentage
No response	54	16.6
Faith Base	11	3.4
Private School	153	46.9
Public School	105	32.2
None	3	0.9
Total	326	100.0

Source: Field Survey, 2011

A frequently expressed concern over female-headed households is that they may perpetuate a cycle of deprivation, in part through providing less schooling to their children. Field observation reveals that children in Zaria LGA drop-out of school in order to help under-paid and over-burdened female heads with either domestic or paid work. Hyde (1993) and Lioyd, (2000) observed that, the likelihood of dropping out of school is also influenced by a weak demand for education, poor performance and by school community specific factors. Children also drop out of school to enter the labour force or help at home or as a result of pregnancy, poor health or

diminished household financial resources (Hyde, 1993; Liloyd; 2001) in Abel (2003). Girls often do not receive a formal education and are instead expected to focus on skills such as sewing or trading in preparation for marriage. It is evident that girls are kept from schooling not only because parents saw the need to protect their morality. During the FGDs session, some of the FHHs clearly said;

“I don’t allow my daughters to go to school because sending them to school will get their “eyes opened”.” Aisha Aminu, Tukur-Tukur female discussant (2011)

“There is too much suffering in meeting the demands of educating girls, because if a girl is schooling, one cannot engage in any serious occupation.” Zainab Adamu, Kaura female discussant, (2011)

Common Ailments amongst Children of FHHs

Figure 5 shows that malaria is the commonest ailment children suffer from in the study area, some 66% of FHHs attested to it. Malaria is prevalent possibly because of the presence of stagnant water and dirty gullies. In addition, most of the households do not take malaria preventive measures like using mosquito treated nets and insecticides.

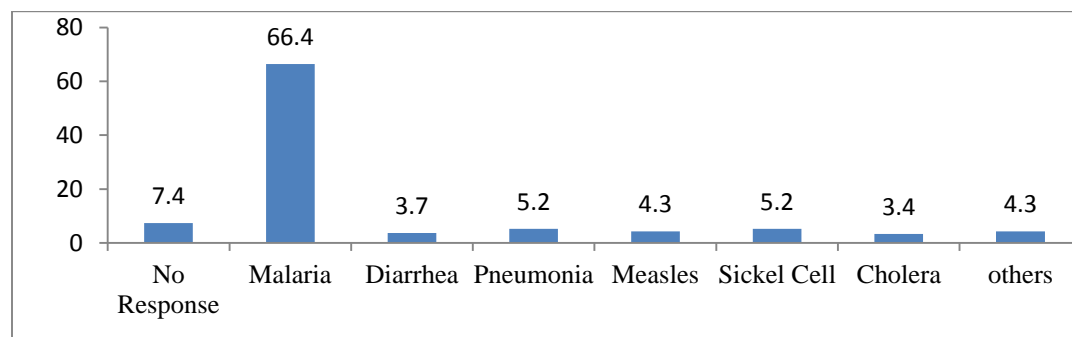


Figure 5: Common Ailments amongst Children of FHHs

Source: Field Survey, 2011

Figure 6 reveals that about 84% of children in the female headed households are not taken to the hospital for medical attention. This is due to the fact that long before now most of the heads of household’s use local herbs on the grounds that they do not have money to go to the hospital.

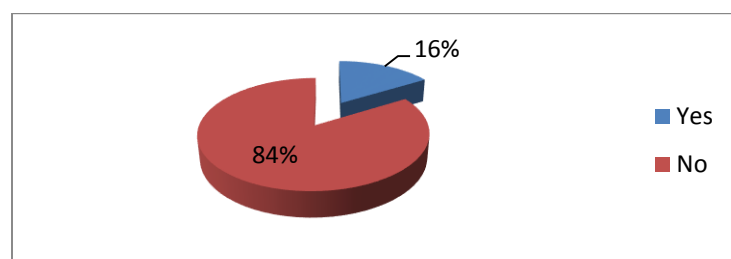


Figure 6: Access to Health Care

Source: Field Survey, 2011

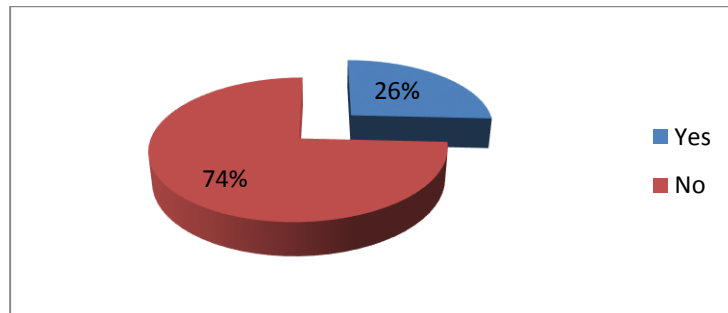


Figure 7: Hospital Bills

Source: Field Survey, 2011

Also, findings revealed that 74% of the heads of households cannot afford their hospital bills as shown in Figure 7. The bills are usually paid by their relatives or husband's relatives.

Feeding

Figure 8 reveals that 86.8% of the respondents feed thrice daily and 11% feed twice daily. Field observation revealed that most food consumed by FHHs are said to contain a lot of carbohydrate.

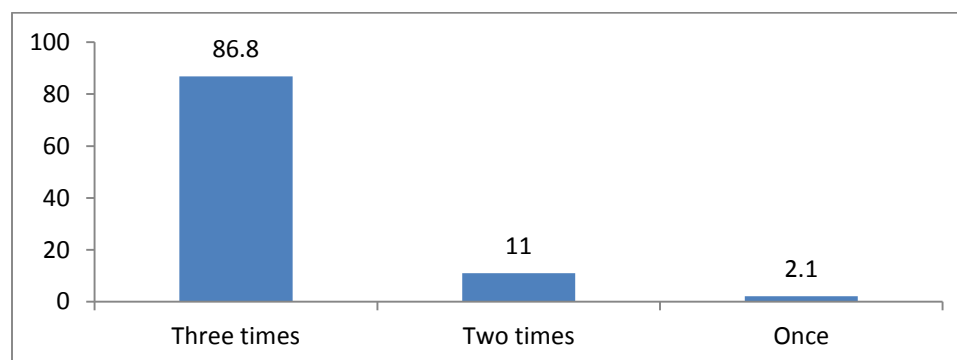


Figure 8: Feeding

Source: Field Survey, 2011

Furthermore, only 42.3% eat meat occasionally as shown in Table 8. This is due to the fact that carbohydrate foods are cheaper and readily available in the study area, whereas meat is said to be expensive in relation to their income level. Their inability to procure meat (which is a good source of protein) can lead to malnutrition which in turn affects the growth of children. This shows that the intake of carbohydrate in the FHHs is high. This is supported by the FGDs where some discussants said:

“I reduce the quantity of our meals or skip meals because there is no enough money for food.” Hajara Shehu, Tukur Tukur female discussant, (2011).

“My children and I eat meat only during festivity, I seldom buy fish when I have enough money.” Malama Hauwa, Kwarbai female discussant (2011).”

Table 8 Meat Intake

Meat Intake	Frequency	Percentage
Once	108	33.1
Two times	80	24.5
Occasionally	138	42.3
Total	326	100.0

Source: Field Survey, 2011

CONCLUSION

Female headships have become a permanent feature in many societies due to separation, divorce, death or abandonment. The female heads of household face income constraints and their consumption pattern is generally low as such; they spend less on personal consumption like food and accommodation. Majority of the FHHs engage in low income generating activities as they have little access to employment in formal sectors. Also children access to preventive and curative health care and education in female headed households are low. The study supports that heads of household have to adapt different household survival strategies such as involvement in casual or unregulated labour as means of coping with hardship.

Deriving from this study are recommendations that Government and its parastatals should give female heads opportunities to engage in paid jobs as a way of empowering them economically. Non-governmental organizations should encourage and support skills acquisition programmes (like banking, knitting, sewing, trading) where unlearned and unemployed female heads of households could be trained. Finally, Government should promulgate laws to encourage cooperative societies among female heads to sustain their economic livelihood.

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